



Early Journal Content on JSTOR, Free to Anyone in the World

This article is one of nearly 500,000 scholarly works digitized and made freely available to everyone in the world by JSTOR.

Known as the Early Journal Content, this set of works include research articles, news, letters, and other writings published in more than 200 of the oldest leading academic journals. The works date from the mid-seventeenth to the early twentieth centuries.

We encourage people to read and share the Early Journal Content openly and to tell others that this resource exists. People may post this content online or redistribute in any way for non-commercial purposes.

Read more about Early Journal Content at <http://about.jstor.org/participate-jstor/individuals/early-journal-content>.

JSTOR is a digital library of academic journals, books, and primary source objects. JSTOR helps people discover, use, and build upon a wide range of content through a powerful research and teaching platform, and preserves this content for future generations. JSTOR is part of ITHAKA, a not-for-profit organization that also includes Ithaka S+R and Portico. For more information about JSTOR, please contact support@jstor.org.

general average of 18.5 per cent with 73.6 per cent of all cases below 20 per cent, because he considers the figures manifestly abnormally low (p. 30); and he makes his standard figures by averaging Italy at 21.6 per cent, Germany at 26.3 per cent, and Austria (without dismemberments) at 29.1 per cent. Yet Washington has shown general averages of 10.8 per cent, 11.5 per cent, and 11 per cent for 1912, 1913, and 1914, with 85.3 per cent, 84.3 per cent and 84.6 per cent below the 20 per cent disability in these same years.

The author has exercised a legitimate discretion in leaving for consideration in the state differentials, with which the standard table must be supplemented, certain factors of compensation costs which are not general in the statutes, as allowances for disfigurement without necessary disability, allowances for dependents of those totally disabled, and reduced pensions for alien or non-resident dependents. Pensions for dependent children continued until their ages of self-support might also have been left out of the standard table; for these are no more common than allowances for disfigurement.

It is evident that the blemishes of the book are of different degrees of importance. Some are but the slips which it is all but impossible to avoid in treating a subject of very intricate detail. Most do no more harm than to halt or confuse the reader momentarily; and these are to be noted chiefly because they were not to be expected in the work of an insurance expert, least of all in the work of Dr. Rubinow. Others impair appreciably, but not seriously, the merit of the book and the table. It can not be unfair to mention them. But it would be unfair to emphasize them. For Dr. Rubinow recognizes the necessarily rough and provisional character of his computations and the probable need of rewriting his table when the years shall have yielded us better data out of our own experience with workmen's compensation. Perhaps he, and others too, may believe that energy would have been wasted in striving after a closer accuracy in the first and provisional edition of a table which soon must be recast. Some, however, will hold differently.

WILLARD C. FISHER.

Westerlo, New York.

NEW BOOKS

BEYER, D. S. *Industrial accident prevention*. (Boston: Houghton Mifflin. 1915. \$7.50.)

BRODSKY, R. J. *Workmen's compensation act of the state of Pennsylvania explained for employers and employees.* (Philadelphia: R. J. Brodsky, 867 Drexel Bldg. 1915. Pp. 35. 25c.)

BULLOCK, E. D. compiler. *Selected articles on mothers' pensions.* (White Plains, N. Y.: Wilson. 1915. Pp. 188. \$1.)

FLITCRAFT, A. J. *1915 dividends and net cost on annual dividend ordinary life, 20-premiums life and 20-year endowment policies issued at ages 25, 30, 35, 40, 45, 50, 55, and 60 upon the latest reserve bases in use by the several companies.* (Oak Park, Ill.: A. J. Flitcraft. 1915. Pp. 114. \$1.50.)

FREY, N. J. *Cost of insurance during various years, American experience, three and one-half per cent. Illinois is standard.* (Chicago: Spectator Co. 1915. Pp. 51. \$10.)

MEADOR, W. *A thousand and one hints to agents of industrial life insurance companies; a book of instructions for solicitors.* (Chicago: Spectator Co. 1915. Pp. 105. 50c.)

OTIS, S. L., compiler. *Tables of comparative benefits of various [American] compensation laws.* (1915. Pp. 21.)

This is a pamphlet well-planned for the use of insurance men and others, but unhappily timed to miss some amendments of 1915, and not uniformly well prepared. It shows much skill in the presentation of data but not in their preparation; and it shows some scores of omissions, incorrect figures, and misleading statements.

Death benefits have weekly limits, \$.75 and \$11.25, in Vermont and a maximum, \$10, in New Hampshire. Only manual and mechanical laborers are covered in Arizona and New Hampshire. Death benefits in Louisiana are not uniformly 50 per cent of wages, but from 20 per cent to 50 per cent. In California the limit of life pensions for partial disability is 40 per cent of earnings, not 30 per cent. Minimum weekly payments are \$6, not \$5, for disabilities in Illinois, and \$6.50, not \$6, for dismemberments in Minnesota. The compensations are compulsory, not elective, in public employments in Colorado, Illinois, Indiana, Iowa, Louisiana, Michigan, Montana, Pennsylvania, and Wisconsin. Illustrations might be multiplied. By the exercise of greater care and skill, statements more accurate, fuller, and otherwise much more serviceable might be presented within the same narrow space.

WILLARD C. FISHER.

PARKER, A. J. *Insurance law of New York; being chapter 28 of the consolidated laws and chapter 33 of 1909, including all amendments of 1915, with notes and annotations.* (New York: Banks Law Pub. Co. 1915. Pp. 423. \$3.)

ROBINSON, M. H. *A report on fire insurance rates in Illinois.* (Springfield, Ill.: Efficiency and Economy Committee. 1915. Pp. 1004-1028.)

SEXTON, W. *Fire insurance.* (San Francisco: The Coast Review. 1915. \$2.)

ZARTMAN, L. W. and PRICE, W. H., editors. *Yale readings in insurance*. Two volumes. (New Haven: Yale University Press. 1915. Pp. xvii, 483; xviii, 408. \$4.50.)

Yale was the first university to undertake on a large scale a course in insurance, although the subject was to be found in the curricula of a number of universities before that time and is to be found in the curricula of most universities today. The lectures, by experts in the various subjects, which were given in this course some eleven years ago were published at the time in a volume entitled *Yale Lectures on Life Insurance*. The demand for this was so considerable that when it went out of print it was amplified and in 1909 *Yale Readings in Insurance* appeared in two volumes. The basis was the original Yale lectures; but in addition there were a number of new chapters, particularly in the field of insurance other than life. In the first edition of the *Readings* the separation of subjects was: I, Life; II, Fire and Miscellaneous. In this second edition the separation is into Personal Insurance and Property Insurance, a more significant division.

It is characteristic of the new social point of view that the subject of employers' liability insurance has been transferred from volume II to volume I, in spite of the fact that as a matter of analysis it is more strictly to be classed as property insurance. A new chapter in this subject has also been added. Four other chapters have been added to the first volume, one dealing with the development of life insurance mathematics, two with the question of limitation of expenses and distribution of dividends, being a résumé of the most conspicuous reforms that followed the investigation of 1905-1906, and third a chapter on the algebraic method of computing premiums. The new matter in the second volume consists of two chapters taken from the report of the Merritt committee, which investigated fire insurance in New York in 1910-1911, and two chapters from Kitchens' *Principles and Finance of Fire Insurance*. This volume is devoted mainly to fire insurance, although attention is also given to marine insurance, steam-boiler insurance, etc.

As a general popular treatment of some of the more important aspects of insurance these volumes will continue to enjoy a merited success.

ALBERT W. WHITNEY.

Reports of fire insurance companies for year ending December 31, 1914. Tenth annual edition. (New York: Spectator Co. 1915. Pp. 392. \$5.)

Reports of cases under the Massachusetts workmen's compensation act, July 1, 1913, to June 30, 1910. Vol. II. (Boston: Industrial Accident Board. 1915.)

Workmen's compensation law of the state of New York. Revised with amendments, June, 1915. (New York: Sterling Press. 1915. Pp. 55. 25c.)

Workmen's compensation law of the state of Oregon. Revised with

amendments, April, 1915. (New York: Peck & Durham. 1915. Pp. 28. 25c.)

Workmen's compensation law of the state of Minnesota, May, 1915; Pennsylvania; Rhode Island, July, 1915; West Virginia, April, 1915. (New York: George I. Wilson & Sons. 1915. Pp. 32, each. 25c. each.)

Pauperism and Charities

NEW BOOKS

DEVINE, E. T. *Organized charity and industry. A chapter from the history of the Charity Organization Society of the City of New York.* (New York: N. Y. School of Philanthropy. 1915. Pp. 16.)

NASSAU, M. L. *Old age poverty in Greenwich Village; a neighborhood study.* (New York: Revell. 1915. Pp. 105. 60c.)

Constructive social measures. A review of two years' work. (New York: Assoc. for Improving Condition of Poor. 1915. Pp. 27.)

Socialism and Co-operative Enterprises

The Socialists and the War. A Documentary Statement of the Position of the Socialists of All Countries with Special Reference to their Peace Policy. By WILLIAM ENGLISH WALLING. (New York: Henry Holt and Company. 1915. Pp. xii, 512.)

Mr. Walling has given us a most admirable piece of editing. With much skill he has arranged the documentary evidence and commented upon it with restraint and discrimination. We are first shown the general position of the socialists on the war, with their attitude toward the vital issues—nationalism, militarism, and imperialism. This includes methods of preventing war, the general strike, and refusal to vote money for military purposes.

Part II gives us an account of the Balkan wars and the revolutionary protests in Russia and Italy.

Part III brings us to the outbreak of the conflict in which socialist parties define their positions.

Part IV shows opinion and action after the war is on, and Part V, the efforts toward peace, with a final chapter on the relation of the war to further socialistic measures.

Nothing reported from Europe since the author's work was finished changes in any essential the impression which his study leaves upon us. That French socialists should snub those English comrades who would gather at The Hague to talk of peace, is also what we find among the most influential of English socialists,